

**Information to identify the case:**

Debtor 1	<b>Kathleen Ann Schweiger</b>	Social Security number or ITIN	<b>xxx-xx-0995</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-23085-CMB</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kathleen Ann Schweiger  
aka Kathleen Ann Szymkowiak, aka Kathleen  
Szymkowiak-Schweiger

2/7/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Kathleen Ann Schweiger  
 Debtor

Case No. 17-23085-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Feb 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2018.

db  
 14668437 +Kathleen Ann Schweiger, 401 Franklin Avenue, Apt. 5, Carnegie, PA 15106-3279  
 14668441 +Capital One/Dress Barn, PO Box 30253, Salt Lake City, UT 84130-0253  
 David J. Apothaker, Esquire, Apothaker Scian P.C., 520 Fellowship Road Suite C306,  
 PO Box 5496, Mt. Laurel, NJ 08054-5496  
 14668443 +Michael Szymkowiak, 221 West Main Street, Apt 2A, Carnegie, PA 15106-2606  
 14668445 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 14668452 +SYNCB/Walmart, PO Box 6189, Orlando, FL 32802-6189  
 14668447 Sears, PO Box 9001055, Louisville, KY 40290-1055  
 14668448 +South Hills Radiology, 1000 Bower Hill Road, Pittsburgh, PA 15243-1873

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Feb 08 2018 01:28:00 Natalie Lutz Cardello, 107 Huron Drive,  
 Carnegie, PA 15106-1826  
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Feb 08 2018 01:47:23 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14668436 +EDI: GMACFS.COM Feb 08 2018 01:28:00 Ally Financial, PO Box 9001951,  
 Louisville, KY 40290-1951  
 14668438 +E-mail/Text: bankruptcy@cavps.com Feb 08 2018 01:47:53 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
 14668439 E-mail/Text: bankruptcy@cavps.com Feb 08 2018 01:47:53 Cavalry SPV I, LLC as Assignee of,  
 Synchrony Bank/Walmart, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-1340  
 14668440 +EDI: CITICORP.COM Feb 08 2018 01:28:00 Citi Bank, 100 Citibank Drive,  
 San Antonio, TX 78245-3202  
 14668442 E-mail/Text: bankruptcy.bnc@ditech.com Feb 08 2018 01:46:57 Ditech, PO Box 94710,  
 Palatine, IL 60094-4710  
 14668444 +EDI: MID8.COM Feb 08 2018 01:28:00 Midland Funding LLC, 2365 Northside Drive, #300,  
 San Diego, CA 92108-2709  
 14669183 +EDI: PRA.COM Feb 08 2018 01:28:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14668446 +E-mail/Text: BankruptcyMail@questdiagnostics.com Feb 08 2018 01:48:22 Quest Diagnostics,  
 3 Giralda Farms, Madison, NJ 07940-1027  
 14668451 +EDI: RMSC.COM Feb 08 2018 01:28:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
 14668449 +E-mail/Text: PFS.Analyst@stclair.org Feb 08 2018 01:48:03 St. Clair Hospital,  
 1000 Bower Hill Road, Pittsburgh, PA 15243-1899  
 14668450 +E-mail/Text: PFS.Analyst@stclair.org Feb 08 2018 01:48:03 St. Clair Hospital,  
 Emergency Room Physicians, 1000 Bower Hill Road, Pittsburgh, PA 15243-1873

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC  
 cr Duquesne Light Company  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,  
 acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com  
 Coleen A. Jeffrey on behalf of Debtor Kathleen Ann Schweiger langlaw@libcom.com,  
 langlaw.lang@gmail.com  
 James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Feb 07, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5